

TAPROOT NEWSLETTER

WINTER 2025

Poverty Mythbusting

CAROL PELLETIER, INCOME ASSISTANCE LEGAL ADVOCATE



The stigma that is carried in middle- to upper-class hearts about poverty is that it's an individual's fault and therefore an individual's responsibility. This perpetuates the idea that if you can't work, you don't have worth, but the reality of poverty is very different. This article will explore some of the common myths about poverty.

Myth: Poverty stems from individual problems.

Reality: Systemic barriers carry more weight in producing poverty than individual factors. The cost of living crisis in Canada is being driven by inadequate income support programs, unaffordable housing, and a lack of quality employment.

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WHERE TO FIND US

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www.tapsbc.ca

@tapsbc

TAPS is based on the traditional, ancestral, and unceded territory of the ɫə́kʷəŋən speaking peoples known today as the Songhees and Esquimalt Nations. We also operate on the unceded territories of the Snuneymuxw, Snaw-naw-as, and Stzuminus people, colonially known as Nanaimo, BC.

Myth: People living in poverty are lazy, unmotivated, and need incentives to work.

Reality: People in poverty are working hard (often multiple jobs) but aren't getting any further ahead. It's not a matter of inadequate motivation, but a fundamental lack of gainful work opportunities – jobs that pay wages people can live on and possibly raise families on.

Myth: People living in poverty are all mentally ill and addicted to substances.

Reality: Addictions are not the “sole property of the poor.” Addictions affect people at all socioeconomic levels. Poverty does create immense distress and harm for those experiencing it, and research shows that mental health and substance use issues improve through interventions that alleviate poverty, such as basic income. Poorer environments (such as those featuring trauma and childhood adversity) generate mental illness and addictions, while enriching environments diminish them.

Myth: People living in poverty are criminals and are prone to violence.

Reality: Criminal behaviour and violence are not confined to people within a specific category or class, although the consequences of criminal behaviour often differ between groups. Wealthy people can afford lawyers who help them avoid prosecution and punishment. White-collar crime often receives little to no punishment. Meanwhile, low-income neighbourhoods are regularly subjected to surveillance and heightened police presence. Additionally, racism (both systemic and overt) has led to the over-representation of marginalized people in the criminal justice system.

Myth: People living in poverty have different morals and values from me.

Reality: Assumptions of dubious morality again play into narratives of poverty being about individual problems, and exonerate the economic and political structures that reproduce poverty. Almost everyone (even the richest among us) affiliate with the “middle class” and its ideals. Differences among people have much more to do with access to power and resources, not morals and values.

Myth: People living in poverty just need to be more resilient.

Reality: Focusing on individual resilience suggests it is people who must be the ones to adapt and change, not the conditions they're exposed to. Individual characteristics like emotional intelligence explain a measure of resiliency, but researchers are now embracing a contextual understanding of resilience that acknowledges how social structures often determine how resilient we can be. Supportive environments that provide access to resources and opportunities are more likely to produce resilient populations.

Myth: Ending poverty isn't affordable, and people can rely on charity.

Reality: The system we've opted for now is hugely expensive. We pay dearly to address poverty's symptoms, not its causes, and do so ineffectively. Cash transfers to individuals have great health and social benefits and can reduce the exorbitant costs of poverty. And charity just won't cut it – people never get out of poverty solely by using charitable programs and there is often a loss of dignity for those who use them.

What's New at ?

We step into the new year amidst a backdrop of intensifying geopolitical turmoil, the rise of authoritarian ideologies, and increased suffering for so many people in our global and local community. With the impacts of housing insecurity, economic inequality, and systemic barriers shaping everything we do, we remain committed to providing advocacy services that bolster human dignity and fight for systemic change.

It can be bittersweet to reflect on the comings and goings of our team as we step into a new year. We are thrilled to announce that Emily, our Director of Operations, and Leila, our Staff Lawyer, are both back from maternity leave. At the same time, we must bid a heartfelt farewell to two treasured members of our team. Antonia Mah, who began her journey with TAPS as a practicum student, has departed after many years of service as a tenant advocate and, most recently, as Director of Operations during Emily's leave. Antonia is an incredibly skilled advocate and an amazing colleague. Thaer Harba, our Tenant Advocate, has also left TAPS. Thaer's kind and generous presence will be deeply missed. We wish them both nothing but the best in their future endeavors.

We also have the pleasure of welcoming new faces to the team. John Hagos joins us as a co-op student from Camosun's Accounting program. John will play a critical role in helping meet the high demand for tax services this season, and we are thrilled to have him on board. Recently, we also added two new Tenant Advocates to our team. Emilie Shrier, our Tenant Legal Advocate in Nanaimo, brings a wealth of expertise and compassionate skill to her role. The need for tenant legal advocacy in Nanaimo is immense, and we are excited to expand our ability to support this community. Simrin Purewal has joined the Tenancy Team in Victoria and brings keen legal analysis and enthusiasm to her work. Welcome John, Emilie, and Simrin!

Looking back, December was a season of connection and celebration for TAPS. We held a successful Annual General Meeting and hosted our first TAPS holiday dinner in many years. The event was a wonderful opportunity to gather with so many members of the TAPS family. Social justice carols were sung, delicious food from Beckley Farm Lodge was enjoyed, and friendships—both old and new—were celebrated as we came together to honor the work we do.

Our holiday fundraising campaign also exceeded expectations thanks to the generosity of our community. We surpassed our fundraising goal and are deeply grateful to everyone who contributed. Special thanks to Andrew Beckerman for his generous matching challenge, which helped make this success possible.

As always, we are inspired by the dedication of our staff, volunteers, and community. Here's to a year of continued advocacy, justice, and mutual care.



DOUGLAS KING
EXECUTIVE DIRECTOR



EMILY ROGERS
DIRECTOR OF OPERATIONS, VICTORIA



ANGELA NGUYEN
DIRECTOR OF OPERATIONS, NANAIMO

♦ welcome to the team! ♦



John
(he/him)
CO-OP STUDENT,
TAX PROJECT

Where did you grow up?
Eritrea, Africa

Best part about your new job?
The amazing people here

What's something you're proud of?
My commitment to finish what I start



Emilie
(she/her)
TENANT LEGAL
ADVOCATE

What are you reading right now?
Good Material by Dolly Alderton

What's something you're proud of?
Learning how to drive later in life

Where did you grow up?
Montréal, Québec



Simrin
(she/her)
TENANT LEGAL
ADVOCATE

One album you'll never get sick of?
Blonde by Frank Ocean

Where did you grow up?
Victoria, BC

What are you reading right now?
The Elephant in the Brain by Kevin Simler and Robin Hanson



Important Update for Peer Support Workers Receiving Ministry Benefits

CAITLIN WRIGHT, INCOME ASSISTANCE LEGAL ADVOCATE

Are you a peer support worker receiving benefits from the Ministry of Social Development and Poverty Reduction (“the Ministry”)? Payments for peer support work, a recovery-based approach of peers with lived experience helping individuals impacted by mental health or substance use disorders, are often exempt from deductions off your Ministry assistance. However, recent changes in how the Ministry reviews these payments have caused some confusion about how money earned from peer support work should be reported to the Ministry. Here’s what you need to know.

How Payments are Normally Handled

The Ministry looks at all money you receive and classifies it into three categories:

- **Earned income:** Most commonly defined as money you receive for work or services (e.g., wages). *Please note:* recent updates to Ministry policy effective January 2025 has clarified that “honorariums” fall under the category of earned income; clients should declare any honorariums they receive under “net employment income” on the Monthly Report, as they would with any other wages or employment earnings. Clients can earn up to \$600/month on income assistance or \$16,200/year on disability (PWD) benefits before deductions apply, and honorariums will apply towards any earnings exemption.
- **Unearned income:** This includes gifts, tax refunds, or other payments. Most of this money is deducted from your benefits unless it qualifies for an exemption.
- **Non-income:** Certain payments, like those for peer support work, are treated as neither earned nor unearned and don’t reduce your benefits if they meet the criteria for an exemption.

The Peer Support Work Exemption

Lately, some workers have been told their payments don’t qualify for the exemption anymore and are being treated as earned income. This has caused some people, especially those on disability benefits, to lose their benefits after reaching their annual earnings limit.

Why the change? The Ministry says that some peer support payments now look more like formal employment income. For example, if these payments are declared on a monthly report and accompanied by paystubs or timesheets with various provincial and federal tax deductions, the Ministry may assume you’re an employee under employment laws, rather than a volunteer peer support worker.

Good News: The Exemption Still Exists

The Ministry has confirmed that the exemption for peer support work is still in effect, and that payments can still qualify if:

- You are volunteering as a peer support worker, **or**
- The work directly supports your recovery and rehabilitation from mental health or substance use challenges.



If you believe the work directly supports your recovery and rehabilitation, you may need to provide some additional information to the Ministry to ensure your payments still qualify. This may include:

- A letter from yourself, explaining how peer support work helps support your rehabilitation.
- A letter from your employer or agency explaining the purpose and benefits of peer support work.
- A letter from a healthcare provider confirming how the work supports your recovery and rehabilitation.

Why This Matters

Peer support workers are incredibly important to the fabric of our community. This exemption ensures that those who contribute as peer supporters can keep their benefits, focus on their recovery, and contribute meaningfully to our community in this way.

How TAPS Can Help

We're here to ensure the Ministry applies the rules fairly and consistently. If you've had issues with this exemption, contact TAPS to receive advice or advocacy from one of our Income Assistance Advocates. Employers or agencies with questions about these exemptions are also welcome to reach out.

If you're a Ministry client and who is experiencing issues with your peer support payments being treated as earned income, call TAPS for help: 250-361-3521

Tax Season is Here: Don't Miss Out On Valuable Benefits

RICK KWAN, TAX PROJECT COORDINATOR

Tax season can feel overwhelming for many, but it doesn't have to be. Imagine receiving a cheque in the mail or having funds appear in your bank account – money that could help cover groceries, pay for school supplies, or catch up on bills. Accessing these funds might be simpler than you think – all you need to do is to file your taxes.

In 2015, Canadian residents missed out on an estimated \$1.7 billion in benefits simply because they didn't file their taxes. With the federal and B.C. governments relying on the Canada Revenue Agency (CRA) to distribute income-tested benefits, filing your tax return is essential to accessing these vital financial resources. Here are some of the key benefits and credits that you may be eligible for:

1. Canada Child Benefit & BC Family Benefit Program

These tax-free monthly payments are available to families with children. The amount you receive depends on your household income and the number of children in your care. Families with lower or moderate incomes may receive higher payments to assist with the cost of raising children.

2. B.C. Climate Action Tax Credit (BCCATC) & Federal GST/HST Credit

The BCCATC is a tax-free payment that helps offset costs related to carbon taxes. Paid quarterly by the CRA, it's often combined with the federal GST/HST Credit. This benefit is especially valuable for individuals or families with modest incomes.

3. B.C. Rental Tax Credit (RTC)

For the 2023 tax year, B.C. introduced a new renter's tax credit, offering up to \$400 to low- and moderate-income renters. The credit is based on your annual income and can be claimed as part of your tax return. We expect that this credit will continue, but don't miss out this season!

4. Canada's Workers Benefit (CWB)

The Canada Workers Benefit (CWB) is a refundable tax credit aimed at providing financial relief to low-income individuals and families who are working. It's designed to assist those who may not qualify for other benefits.

5. Guaranteed Income Supplement (GIS)

If you're 65 or older and have a low income, you may qualify for the Guaranteed Income Supplement (GIS). This monthly, non-taxable payment is available to Old Age Security (OAS) pensioners. Filing your tax return is essential to ensure you receive your full GIS entitlement each year.

6. Canadian Dental Care Plan (CDCP)

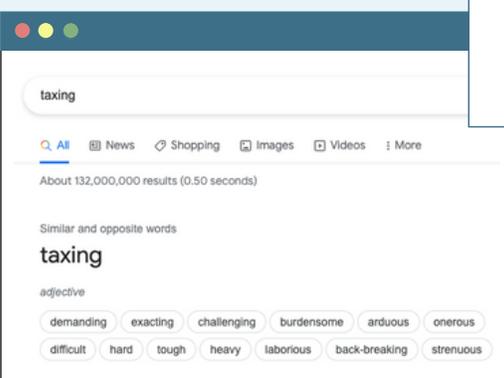
While not a tax credit, the Canadian Dental Care Plan (CDCP) provides dental coverage to Canadian residents with an adjusted family net income below \$90,000 who lack access to dental insurance. Eligible residents can receive coverage for various oral health services. The program is gradually rolling out, with registration currently open to seniors, individuals with a valid Disability Tax Credit certificate, and children under 18. Starting in 2025, all eligible Canadians aged 18-64 will be able to apply. Filing your tax return is a requirement for the application process.

Why File Your Taxes?

Many Canadians are entitled to a tax refund when they file their taxes. If you've had more taxes withheld from your paycheck than necessary, filing a return can result in a refund. Don't leave money on the table. Filing your taxes is the key to unlocking any refunds, credits, or benefits you may be owed.

Need help filing? If you are in Greater Victoria, have a modest income (\$35k a year for a single person, or \$45k a year for a couple plus \$2500 for each dependent), and have a simple tax return (no self-employment income, business expenses or income, capital gains or losses, filing for bankruptcy, or preparing a return for someone who has passed away), TAPS can help! See above for more information on our 2025 tax season.

Tax season at TAPS



**At 828 View St. on Mondays, Tuesdays, Thursdays, and Fridays
from 9am - 12pm & 1pm - 4pm (closed Wednesdays)**

For more information, call 250-361-3521

*We will be able to do 2015-2020 returns after May 31, 2025

Filing taxes too taxing for you? We can help.

Tax season begins
March 3rd, 2025

FILING FOR YEARS:
2024, 2023, 2022, & 2021*

As a participant in the CRA's Community Volunteer Income Tax Project (CVITP), TAPS helps those who earn a modest income file simple tax returns.

Just drop by our office during business hours on or after March 3rd to fill out the forms – no appointment needed!

About TAPS

Together Against Poverty Society (TAPS) is the largest anti-poverty organization on Vancouver Island. Established in 1989, TAPS is a recognized leader and resource for citizens, community groups, and social agencies attempting to reduce poverty, serving over 7,000 residents of Greater Victoria, adjacent municipalities, and the Southern Gulf Islands each year... and we still cannot meet the needs of all who approach us.

At TAPS, we believe that the causes of poverty are in the social, economic and political institutions of our society – not the failings of the individual. Through legal advocacy and public education, we have a positive impact on people's lives in ways that honour and promote human rights, justice, and a healthy, sustainable community. TAPS is a non-profit society whose membership is open to individuals or groups concerned with the preservation of civil society, social justice, the eradication of poverty, as well as the continuing moral progress of those ideals.



become a DONOR

The simplest way to support TAPS with a financial donation is online at: www.tapsbc.ca/donate

Want your contribution to go farther? Consider becoming a **monthly donor!**

Physical donations can be mailed to or dropped off at:
828 View St.

Victoria BC, V8W 1K2

If you'd like a charitable tax receipt, be sure to include your name, contact information, and mailing address!

become a MEMBER

Please consider becoming a member of our organization to support the important work we do in the fight against poverty.

TAPS members can vote at our AGM and receive updates on our work throughout the year. There is no cost to membership.

To fill out a membership form, visit: www.tapsbc.ca/taps-membership or swing by our office!

OUR FUNDERS:



United Way
Southern
Vancouver Island



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visit www.tapsbc.ca/taproot to subscribe!

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